



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [CENTRAL BANCOMPANY, INC](#)

City/State [JEFFERSON CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [19,948,505](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[238 MADISON STREET](#)
[JEFFERSON CITY, MO 65101](#)

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	20,339,809	18,457,526	19,291,181	16,702,105	13,624,172
Net income (\$000)	57,791	62,862	246,830	240,776	209,643
Number of BHCs in peer group	134	133	130	128	125

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	2.42	2.55	35	2.71	2.67	51	2.58	2.60	44	2.97	2.77	63	3.44	3.01	68
+ Non-interest income	1.12	0.97	66	1.58	1.13	75	1.43	1.04	74	1.56	1.21	71	1.27	1.32	57
- Overhead expense	2.02	2.18	48	2.44	2.28	64	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54
- Provision for credit losses	0.03	0.04	55	0.08	-0.12	82	0.03	-0.09	80	0.16	0.51	11	0.10	0.15	44
+ Securities gains (losses)	0	0	82	0	0.01	5	0.01	0.01	70	0	0.02	2	0.22	0.01	99
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.49	1.35	65	1.78	1.78	51	1.67	1.66	56	1.88	1.04	91	2.03	1.56	87
Net operating income	1.14	1.03	64	1.36	1.36	49	1.28	1.26	55	1.44	0.81	92	1.54	1.19	86
Net income	1.14	1.02	64	1.36	1.35	50	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.64	2.96	26	2.99	3.18	36	2.83	3.06	31	3.45	3.55	38	4.26	4.41	39
Interest expense	0.10	0.20	22	0.14	0.29	18	0.11	0.25	18	0.26	0.52	14	0.58	1.08	15
Net interest income (tax equivalent)	2.54	2.75	31	2.85	2.88	45	2.71	2.80	39	3.19	3.01	54	3.68	3.33	64
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	42	0.01	0.16	18	0.04	0.11	34	0.10	0.27	32	0.11	0.21	41
Earnings coverage of net loan and lease losses (X)	103.64	38.54	81	231.62	25.70	96	77.45	39.72	78	35.04	22.91	79	31.40	24.40	73
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.45	1.20	74	1.49	1.49	55	1.48	1.23	74	1.47	1.58	47	1.41	0.83	90
Allowance for loan and lease losses / Total loans and leases	1.45	1.17	76	1.47	1.47	55	1.47	1.20	76	1.45	1.55	46	1.40	0.81	90
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.25	0.47	22	0.34	0.70	18	0.28	0.49	24	0.37	0.71	20	0.65	0.57	62
30–89 days past due loans and leases / Total loans and leases	0.39	0.32	69	0.22	0.33	44	0.19	0.32	38	0.23	0.39	34	0.34	0.43	49
Liquidity and Funding															
Net noncore funding dependence	-7.89	-1.97	26	-15.94	-0.51	8	-17.79	-2.33	9	-12.20	3.20	9	-13.78	14.45	2
Net short-term noncore funding dependence	-8.19	-6.65	37	-16.32	-6.88	18	-18.15	-7.71	19	-12.63	-4.76	20	-14.61	3.38	10
Net loans and leases / Total assets	52.20	59.31	26	54.47	60.99	23	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34
Capitalization															
Tier 1 leverage ratio	11.48	9.06	91	11.57	9.15	93	11.46	8.98	90	11.73	9.13	93	13.13	9.76	94
Holding company equity capital / Total assets	12	10.29	78	12.53	10.72	76	12.35	10.71	75	12.72	11.16	73	14.18	12.43	72
Total equity capital (including minority interest) / Total assets	12	10.40	76	12.53	10.85	75	12.35	10.82	74	12.72	11.29	72	14.18	12.57	72
Common equity tier 1 capital / Total risk-weighted assets	19.40	12.21	96	18.71	12.57	94	19.43	12.42	96	18.48	12.38	93	16.70	12.17	91
Net loans and leases / Equity capital (X)	4.35	5.82	22	4.35	5.73	23	4.08	5.53	23	4.39	5.58	25	4.40	5.21	29
Cash dividends / Net income	14.17	33.45	20	12.32	23.13	25	18.83	28.27	29	18.56	42.30	18	17.94	33.12	22
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	5.17	9.35	45	24.32	16.49	73	10.72	10.50	62	22.18	16.68	68	13.64	9.26	74
Equity capital	0.72	4.03	49	9.02	9.13	64	7.51	7.46	63	9.62	6.99	68	9.20	10.49	60
Net loans and leases	0.79	6.29	34	10.24	7.22	65	-0.01	3.36	45	9.42	9.07	64	13.95	9.10	76
Noncore funding	0.49	-10.65	67	3.36	-25.09	84	3.46	-14.79	77	15.29	-12.18	80	15.10	6.59	69
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	73.43	103.47	0	78.04	102.85	1	76.22	103.22	0	78.72	102.81	2	77.82	103.22	1
Cash from ops + noncash items + op expense / Op expense + dividends	400.24	125.04	93	241.79	98.58	90	223.65	154.48	75	137.79	147.24	54	304.99	190.27	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	109,881	118,132	466,422	460,453	427,907	-6.98	30.14
Income from lease financing receivables.....	1,815	1,821	7,316	7,226	6,956	-0.33	86.92
Fully taxable income on loans and leases.....	110,068	118,244	467,371	460,435	427,097	-6.91	31.13
Tax-exempt income on loans and leases.....	1,628	1,709	6,367	7,244	7,766	-4.74	11.13
Estimated tax benefit on income on loans and leases.....	515	592	1,639	1,864	1,953	-13.07	-26.98
Income on loans and leases (tax equivalent).....	112,211	120,545	475,377	469,543	436,816	-6.91	30.31
Investment interest income (tax equivalent).....	14,057	9,263	37,800	60,166	83,192	51.76	-17.75
Interest on balances due from depository institutions.....	1,303	531	3,650	4,540	15,775	145.39	-18.41
Interest income on other earning assets.....	333	604	2,322	2,804	6,466	-44.87	0.91
Total interest income (tax equivalent).....	127,904	130,943	519,149	537,053	542,249	-2.32	21.67
Interest on time deposits of \$250K or more	324	636	2,007	4,517	4,221	-49.06	-16.71
Interest on time deposits < \$250K.....	1,088	2,119	6,541	14,508	19,310	-48.66	-43.13
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,641	2,693	10,180	17,132	35,348	-1.93	-12.64
Interest on other borrowings and trading liabilities.....	863	593	2,359	4,575	14,713	45.53	-53.58
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	4,916	6,041	21,087	40,732	73,592	-18.62	-31.57
Net interest income (tax equivalent).....	122,988	124,902	498,062	496,321	468,657	-1.53	25.57
Non-interest income.....	56,889	72,718	276,091	260,958	173,367	-21.77	57.90
Adjusted operating income (tax equivalent)	179,877	197,620	774,153	757,279	642,024	-8.98	34.26
Overhead expense.....	102,939	112,384	446,959	415,704	359,792	-8.40	29.76
Provision for credit losses.....	1,378	3,705	6,146	27,153	14,024		-52.20
Securities gains (losses)	126	-33	1,117	-166	29,658		1700.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	75,614	82,348	322,501	313,689	276,079	-8.18	46.07
Applicable income taxes	17,213	18,669	73,541	70,015	62,685	-7.80	6.52
Tax equivalent adjustments	610	817	2,130	2,898	3,751	-25.34	-74.24
Applicable income taxes (tax equivalent).....	17,823	19,486	75,671	72,913	66,436	-8.53	-3.80
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	57,791	62,862	246,830	240,776	209,643	-8.07	73.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	57,791	62,862	246,830	240,776	209,643	-8.07	73.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	57,791	62,862	246,830	240,776	209,643	-8.07	73.87
Investment securities income (tax equivalent).....	14,057	9,263	37,800	60,166	83,192	51.76	-17.75
US Treasury and agency securities (excluding mortgage-backed securities)	6,520	1,941	10,605	14,966	26,755	235.91	63.24
Mortgage-backed securities	6,782	5,722	22,828	33,271	32,532	18.52	62.79
All other securities	755	1,600	4,367	11,929	23,905	-52.79	-91.54
Cash dividends declared.....	8,188	7,744	46,471	44,693	37,613	5.73	105.63
Common	8,188	7,744	46,471	44,693	37,613	5.73	105.63
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	2.52	2.75	31	2.84	2.96	42	2.69	2.85	37	3.22	3.27	44	3.98	4	51
Less: Interest expense	0.10	0.19	24	0.13	0.27	19	0.11	0.23	19	0.24	0.48	16	0.54	0.98	16
Equals: Net interest income (tax equivalent)	2.42	2.55	35	2.71	2.67	51	2.58	2.60	44	2.97	2.77	63	3.44	3.01	68
Plus: Non-interest income	1.12	0.97	66	1.58	1.13	75	1.43	1.04	74	1.56	1.21	71	1.27	1.32	57
Equals: adjusted operating income (tax equivalent)	3.54	3.56	60	4.28	3.87	76	4.01	3.70	71	4.53	4.04	78	4.71	4.41	72
Less: Overhead expense.....	2.02	2.18	48	2.44	2.28	64	2.32	2.17	63	2.49	2.57	57	2.64	2.69	54
Less: Provision for credit losses.....	0.03	0.04	55	0.08	-0.12	82	0.03	-0.09	80	0.16	0.51	11	0.10	0.15	44
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	82	0	0.01	5	0.01	0.01	71	0	0.02	2	0.22	0.01	99
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.49	1.35	65	1.78	1.78	51	1.67	1.66	56	1.88	1.04	91	2.03	1.56	87
Less: Applicable income taxes (tax equivalent).....	0.35	0.31	60	0.42	0.40	62	0.39	0.38	58	0.44	0.23	91	0.49	0.36	85
Less: Minority interest.....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.14	1.03	64	1.36	1.36	49	1.28	1.26	55	1.44	0.81	92	1.54	1.19	86
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.14	1.02	64	1.36	1.35	50	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86
Memo: Net income (last four quarters)	1.22	1.17	57	1.43	1.07	82	1.28	1.26	55	1.44	0.82	91	1.54	1.19	86
Net income-BHC and noncontrolling (minority) interest	1.14	1.04	64	1.36	1.37	50	1.28	1.27	55	1.44	0.83	90	1.54	1.20	86
Margin Analysis															
Average earning assets / Average assets	95.28	93.16	75	94.82	93.08	70	95.26	93.08	77	93.16	92.32	61	93.36	91.05	74
Average interest-bearing funds / Average assets.....	54.77	60.43	23	56.65	62.97	22	55.65	61.99	23	57.16	64.06	22	59.11	65.57	21
Interest income (tax equivalent) / Average earning assets	2.64	2.96	26	2.99	3.18	36	2.83	3.06	31	3.45	3.55	38	4.26	4.41	39
Interest expense / Average earning assets	0.10	0.20	22	0.14	0.29	18	0.11	0.25	18	0.26	0.52	14	0.58	1.08	15
Net interest income (tax equivalent) / Average earning assets	2.54	2.75	31	2.85	2.88	45	2.71	2.80	39	3.19	3.01	54	3.68	3.33	64
Yield or Cost															
Total loans and leases (tax equivalent).....	4.35	3.88	81	4.67	4.05	81	4.59	4.01	80	4.68	4.27	75	5.06	5.09	52
Interest-bearing bank balances	0.20	0.18	72	0.11	0.10	68	0.14	0.14	64	0.40	0.27	83	2.18	2.04	53
Federal funds sold and reverse repos	0.23	0.28	53	0.41	0.26	75	0.32	0.25	72	0.87	0.68	67	2.43	2.44	62
Trading assets	9.76	0.43	97	0	0.39	27	1.75	0.45	83	0	0.60	23	2.55	0.99	76
Total earning assets	2.63	2.93	28	2.97	3.15	35	2.81	3.04	32	3.43	3.51	39	4.23	4.36	42
Investment securities (tax equivalent)	0.91	1.78	2	0.69	1.84	1	0.71	1.77	2	1.34	2.25	3	2.50	2.76	29
US Treasury and agency securities (excluding mortgage-backed securities)	0.71	1.09	23	0.30	1.30	8	0.40	1.14	11	0.74	1.75	10	2.14	2.32	41
Mortgage-backed securities	0.97	1.67	2	0.91	1.60	4	0.88	1.57	3	1.46	2.05	7	2.24	2.61	11
All other securities	2.71	2.75	52	2.90	2.93	53	2.72	2.81	50	2.88	3.24	38	3.20	4.06	28
Interest-bearing deposits	0.16	0.16	57	0.24	0.26	53	0.20	0.21	53	0.43	0.53	43	0.84	1.10	30
Time deposits of \$250K or more	0.50	0.48	55	0.86	0.82	56	0.72	0.66	59	1.45	1.42	50	1.53	1.96	18
Time deposits < \$250K	0.45	0.44	57	0.74	0.78	51	0.60	0.62	54	1.15	1.36	32	1.55	1.82	31
Other domestic deposits	0.12	0.13	61	0.14	0.17	48	0.13	0.15	50	0.25	0.36	38	0.64	0.93	30
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos.....	0.22	0.16	78	0.17	0.18	65	0.15	0.17	64	0.35	0.62	31	1.44	1.86	37
Other borrowed funds and trading liabilities		1.14		0.05	1.38	10	0.09	1.27	13	0	1.50	0	0	2.38	1
All interest-bearing funds.....	0.18	0.31	24	0.23	0.42	20	0.20	0.37	19	0.43	0.74	17	0.91	1.49	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	56,889	72,718	276,091	260,958	173,367
Fiduciary activities income	9,623	8,917	38,050	32,378	30,310
Service charges on deposit accounts - domestic	11,109	9,027	41,646	37,914	38,914
Trading revenue.....	3	5	8	29	32
Investment banking fees and commissions.....	7,160	5,610	24,758	20,374	17,995
Insurance activities revenue.....	27	54	199	554	669
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	1,084	-178	-130	-3,508	1,515
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	4,376	24,059	86,486	95,323	24,182
Other non-interest income.....	23,507	25,224	85,074	77,894	59,750
Total overhead expenses	102,939	112,384	446,959	415,704	359,792
Personnel expense.....	61,250	67,923	267,058	259,863	217,619
Net occupancy expense.....	10,795	10,109	40,232	40,504	36,629
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	883	1,011	3,996	4,057	1,897
Other operating expenses.....	30,011	33,341	135,673	111,280	103,647
Fee income on mutual funds and annuities.....	1,846	1,365	8,546	5,082	5,490
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,803	2,897	2,811	2,960	2,982
Average personnel expense per employee.....	21.85	23.45	95	87.79	72.98
Average assets per employee.....	7,256.44	6,371.26	6,862.75	5,642.60	4,568.80

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	3.24	2.26	69	1.88	2.10	52	3.10	2.17	67	1.95	2.02	55	3.17	2.72
Overhead expenses / Net Interest Income + non-interest income	57.42	61.09	34	57.10	59.31	36	57.89	59.28	38	55.11	62.28	24	56.37	61.29
Percent of Average Assets														
Total overhead expense	2.02	2.18	48	2.44	2.28	64	2.32	2.17	63	2.49	2.57	57	2.64	2.69
Personnel expense.....	1.20	1.21	53	1.47	1.28	71	1.38	1.21	72	1.56	1.30	76	1.60	1.41
Net occupancy expense.....	0.21	0.23	42	0.22	0.24	35	0.21	0.23	35	0.24	0.26	41	0.27	0.28
Other operating expenses.....	0.61	0.71	42	0.74	0.73	62	0.72	0.72	62	0.69	0.94	29	0.77	0.97
Overhead less non-interest income	0.91	1.18	25	0.86	1.10	26	0.89	1.10	29	0.93	1.25	24	1.37	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	57.23	60.59	34	56.87	58.69	38	57.74	58.83	40	54.89	61.82	24	56.04	60.64
Personnel expense.....	34.05	33.94	43	34.37	33.28	55	34.50	32.93	58	34.32	32.36	60	33.90	32.39
Net occupancy expense.....	6	6.43	42	5.12	6.42	30	5.20	6.23	33	5.35	6.58	28	5.71	6.52
Other operating expenses.....	17.18	19.35	37	17.38	18.45	48	18.04	19.18	47	15.23	22.28	15	16.44	21.20
Total non-interest income	31.63	26.24	67	36.80	28.42	70	35.66	27.67	71	34.46	28.83	66	27	29.23
Fiduciary activities income	5.35	2.31	84	4.51	2.15	80	4.92	2.20	81	4.28	2.09	79	4.72	1.97
Service charges on domestic deposit accounts	6.18	3.51	87	4.57	3.21	76	5.38	3.27	82	5.01	3.27	81	6.06	3.88
Trading revenue.....	0	0.53	57	0	0.97	45	0	0.62	48	0	1.28	43	0	1.18
Investment banking fees and commissions.....	3.98	2.33	79	2.84	2.51	68	3.20	2.58	72	2.69	2.46	70	2.80	3.54
Insurance activities revenue.....	0.02	0.38	42	0.03	0.38	41	0.03	0.36	42	0.07	0.41	51	0.10	0.47
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.60	1.49	61	-0.09	0.99	3	-0.02	0.60	5	-0.46	0.01	16	0.24	0.28
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	2.43	1.74	69	12.17	3.74	90	11.17	3.30	91	12.59	3.92	87	3.77	1.86
Other non-interest income.....	13.07	8.92	77	12.76	8.65	76	10.99	9.27	71	10.29	9.65	65	9.31	10.04
Overhead less non-interest income	25.60	33.42	28	20.07	29.66	23	22.07	30.52	22	20.43	31.93	17	29.04	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.76	20.83	67	22.67	21.04	67	22.80	21.18	69	22.32	18.63	73	22.71	20.56
Applicable income tax + TE / Pretax net operating income + TE	23.57	22.92	60	23.66	22.74	63	23.46	22.67	66	23.24	21.18	64	24.06	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	7,458,569	6,925,191	7,241,884	6,770,231	6,618,594	7,70	37.91	
Commercial and industrial loans	1,445,856	1,908,450	1,475,024	1,955,143	1,240,107	-24.24	31.95	
Loans to individuals	1,041,652	1,010,882	1,029,443	1,026,180	1,015,929	3.04	8.55	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	64,686	78,055	72,087	75,247	102,471	-17.13	-19.09	
Other loans and leases	567,720	596,431	571,725	575,253	507,569	-4.81	27.41	
Less: Unearned income	12,660	34,396	13,782	26,985	7,654	-63.19	135.58	
Loans and leases, net of unearned income	10,565,823	10,484,613	10,376,381	10,375,069	9,477,016	0.77	32.34	
Less: Allowance for loan and lease losses	153,028	153,794	152,387	150,457	132,949	-0.50	19.73	
Net loans and leases	10,412,795	10,330,819	10,223,994	10,224,612	9,344,067	0.79	32.55	
Debt securities that reprice or mature in over 1 year	5,457,302	3,679,560	4,658,281	3,635,898	1,597,621	48.31	167.85	
Mutual funds and equity securities	6,400	8,084	7,140	7,284	7,150	-20.83	-93.58	
Subtotal	15,876,497	14,018,463	14,889,415	13,867,794	10,948,838	13.25	58.88	
Interest-bearing bank balances	2,041,235	2,200,548	3,266,984	1,597,706	746,806	-7.24	152.30	
Federal funds sold and reverse repos	1,553	22,080	1,578	10,238	200,831	-92.97	-89.26	
Debt securities that reprice or mature within 1 year	880,558	1,676,240	1,069,855	1,716,688	1,978,008	-47.47	-33.28	
Trading assets	80	125	2	216	108	-36.00	-21.57	
Total earning assets	18,799,923	17,917,456	19,227,834	17,192,642	13,874,591	4.93	54.90	
Non-interest-bearing cash and due from depository institutions	184,786	178,492	149,134	246,212	256,499	3.53	-9.77	
Premises, fixed assets, and leases	212,416	218,528	211,610	218,062	225,804	-2.80	20.92	
Other real estate owned	5,468	8,019	6,644	10,580	9,756	-31.81	-71.78	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	745,912	644,932	688,559	651,967	627,781	15.66	50.56	
Total assets	19,948,505	18,967,427	20,283,781	18,319,463	14,994,431	5.17	53.08	
Quarterly average assets	20,339,809	18,457,526	19,926,184	17,727,072	14,378,475	10.20	59.47	
Average loans and leases (YTD)	10,320,082	10,325,777	10,354,274	10,036,140	8,639,119	-0.06	30.16	
Memoranda								
Loans held-for-sale	26,873	149,016	75,782	134,434	73,172	-81.97	6.90	
Loans not held-for-sale	10,538,950	10,335,597	10,300,599	10,240,635	9,403,844	1.97	32.42	
Real estate loans secured by 1–4 family	1,983,965	1,925,184	1,973,249	1,853,533	1,832,589	3.05	31.37	
Commercial real estate loans	5,197,599	4,752,870	4,994,610	4,655,407	4,503,934	9.36	40.59	
Construction and land development	908,460	743,020	856,527	709,601	770,963	22.27	47.81	
Multifamily	808,145	693,376	722,568	674,515	580,189	16.55	81.42	
Nonfarm nonresidential	3,480,994	3,316,474	3,415,515	3,271,291	3,152,782	4.96	32.01	
Real estate loans secured by farmland	277,005	247,137	274,025	261,291	282,071	12.09	37.78	
Total investment securities	6,344,260	5,363,884	5,735,276	5,359,870	3,582,779	18.28	83.53	
U.S. Treasury securities	2,110,356	574,192	1,458,216	866,472	357,622	267.53	7069.30	
US agency securities (excluding mortgage-backed securities)	1,401,953	2,013,521	1,543,314	1,730,254	845,909	-30.37	16.66	
Municipal securities	70,441	111,139	89,929	134,225	237,740	-36.62	-89.02	
Mortgage-backed securities	2,714,739	2,545,694	2,595,856	2,490,626	1,711,641	6.64	166.32	
Asset-backed securities	10,897	21,802	11,313	22,246	28,609	-50.02	-81.46	
Other debt securities	29,474	89,452	29,508	108,763	394,108	-67.05	-92.75	
Mutual funds and equity securities	6,400	8,084	7,140	7,284	7,150	-20.83	-93.58	
Available-for-sale securities	6,331,057	5,333,950	5,718,356	5,323,017	3,518,407	18.69	88.93	
U.S. Treasury securities	2,110,356	574,192	1,458,216	866,472	357,622	267.53	7069.30	
US agency securities (excluding mortgage-backed securities)	1,401,953	2,013,521	1,543,314	1,730,254	845,909	-30.37	16.66	
Municipal securities	63,692	89,359	80,205	104,729	180,608	-28.72	-88.12	
Mortgage-backed securities	2,714,685	2,545,624	2,595,800	2,490,553	1,711,551	6.64	166.37	
Asset-backed securities	10,897	21,802	11,313	22,246	28,609	-50.02	-81.46	
Other debt securities	29,474	89,452	29,508	108,763	394,108	-67.05	-92.75	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	20	259	108	359	898	-92.28	-99.41	
Available-for-sale securities appreciation (depreciation)	-240,398	18,551	-28,133	30,816	6,275			
Structured notes, fair value	41,410	119,210	65,728	50,951	5,586	-65.26	489.21	
Pledged securities	3,078,611	3,450,432	2,378,566	3,675,748	2,651,053	-10.78	41.67	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,259,278	5,755,380	6,297,945	5,375,997	3,749,317	8.76	952.10
NOW, ATS and transaction accounts	474,767	381,152	572,669	474,730	421,713	24.56	323.58
Time deposits less brokered deposits < \$250K	938,570	1,110,148	981,736	1,165,272	1,261,914	-15.46	-24.75
MMDA and other savings accounts	7,939,539	7,412,567	8,015,802	7,073,143	5,804,337	7.11	3.05
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,612,154	14,659,247	15,868,152	14,089,142	11,237,281	6.50	61.64
Time deposits of \$250K or more	257,309	293,155	262,983	297,831	310,128	-12.23	28.50
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	1,411,245	1,351,988	1,421,371	1,315,747	1,022,347	4.38	18.81
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	1,535	1,773		
Other borrowings w/remaining maturity over 1 year	0	5,000	0	3,745	33,505	-100.00	
Brokered deposits < \$250K	1,991	12,283	4,259	13,283	47,990	-83.79	-96.98
Noncore funding	1,670,545	1,662,426	1,688,613	1,632,141	1,415,743	0.49	14.89
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	6,702		
Other liabilities	272,161	269,312	221,355	267,525	208,642	1.06	34.66
Total liabilities	17,554,860	16,590,985	17,778,120	15,988,808	12,868,368	5.81	55.15
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,956	5,956	5,956	5,956	5,956	0.00	0.00
Common surplus	5,501	5,219	5,460	5,250	5,250	5.40	4.78
Retained earnings	2,699,482	2,504,638	2,649,879	2,449,521	2,253,438	7.78	48.54
Accumulated other comprehensive income	-237,920	-59,997	-76,260	-50,653	-59,162		
Other equity capital components	-79,374	-79,374	-79,374	-79,419	-79,419		
Total holding company equity capital	2,393,645	2,376,442	2,505,661	2,330,655	2,126,063	0.72	39.40
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,393,645	2,376,442	2,505,661	2,330,655	2,126,063	0.72	39.40
Total liabilities and capital	19,948,505	18,967,427	20,283,781	18,319,463	14,994,431	5.17	53.08
Memoranda							
Non-interest-bearing deposits	6,259,278	5,755,380	6,297,945	5,375,997	3,749,317	8.76	87.60
Interest-bearing deposits	9,612,176	9,209,305	9,837,449	9,024,259	7,846,082	4.37	45.90
Total deposits	15,871,454	14,964,685	16,135,394	14,400,256	11,595,399	6.06	59.92
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,505,661	2,330,655	2,330,655	2,126,063	1,946,883		
Accounting restatements	0	0	0	0	-180		
Net income	57,791	62,862	246,830	240,776	209,643		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	8,188	7,744	46,471	44,693	37,613		
Change in other comprehensive income	-161,660	-9,344	-25,608	8,509	7,330		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	41	13	255	0	0		
Holding company equity capital, ending balance	2,393,645	2,376,442	2,505,661	2,330,655	2,126,063		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.39	37.11	48	36.51	36.10	46	35.70	36.25	45	36.96	36.22	43	44.14	37.78	55
Commercial and industrial loans	7.25	10.78	30	10.06	13.88	31	7.27	10.76	32	10.67	13.52	34	8.27	12.02	30
Loans to individuals	5.22	3.61	73	5.33	3.42	75	5.08	3.36	75	5.60	3.40	73	6.78	4.20	71
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.32	0.17	78	0.41	0.19	80	0.36	0.18	79	0.41	0.19	78	0.68	0.24	83
Other loans and leases.....	2.85	4.19	46	3.14	4.29	51	2.82	4.47	45	3.14	4.63	48	3.39	5.01	43
Net loans and leases.....	52.20	59.31	26	54.47	60.99	23	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34
Debt securities over 1 year.....	27.36	19.47	77	19.40	16.70	64	22.97	19.46	66	19.85	15.55	71	10.65	14.60	26
Mutual funds and equity securities	0.03	0.06	54	0.04	0.06	60	0.04	0.06	56	0.04	0.05	55	0.05	0.06	58
Subtotal	79.59	80.04	40	73.91	78.43	26	73.41	79.22	23	75.70	78.16	26	73.02	79.65	19
Interest-bearing bank balances	10.23	7.18	77	11.60	9.08	67	16.11	8.50	86	8.72	7.51	62	4.98	3.06	73
Federal funds sold and reverse repos	0.01	0.55	63	0.12	0.50	73	0.01	0.54	63	0.06	0.82	69	1.34	1.57	80
Debt securities 1 year or less	4.41	1.65	88	8.84	1.59	95	5.27	1.56	90	9.37	1.68	96	13.19	1.91	97
Trading assets	0	0.52	40	0	0.56	38	0	0.49	39	0	1.01	35	0	1.19	30
Total earning assets.....	94.24	91.28	81	94.46	91.48	83	94.79	91.77	83	93.85	91.05	79	92.53	89.53	80
Non-interest cash and due from depository institutions.....	0.93	0.96	48	0.94	1	44	0.74	0.82	42	1.34	1.07	75	1.71	1.14	87
Other real estate owned.....	0.03	0.01	83	0.04	0.02	82	0.03	0.01	87	0.06	0.02	85	0.07	0.03	82
All other assets.....	4.83	7.70	17	4.59	7.44	16	4.47	7.35	16	4.81	7.82	13	5.76	9.27	15
Memoranda															
Short-term investments	14.65	10.28	75	20.56	11.92	84	21.39	11.47	86	18.15	11.17	81	19.51	7.63	86
U.S. Treasury securities.....	10.58	1.80	96	3.03	0.98	82	7.19	1.47	89	4.73	0.84	90	2.39	1.03	75
US agency securities (excluding mortgage-backed securities)	7.03	0.79	97	10.62	0.73	98	7.61	0.82	96	9.44	0.63	99	5.64	0.54	97
Municipal securities	0.35	1.72	34	0.59	1.77	43	0.44	1.73	39	0.73	1.69	47	1.59	1.34	66
Mortgage-backed securities	13.61	14.04	53	13.42	12.38	56	12.80	14.14	45	13.60	11.75	61	11.42	11.44	51
Asset-backed securities	0.05	0.56	54	0.11	0.35	62	0.06	0.50	56	0.12	0.32	63	0.19	0.28	69
Other debt securities	0.15	0.55	45	0.47	0.46	64	0.15	0.53	44	0.59	0.42	72	2.63	0.39	94
Loans held-for-sale.....	0.13	0.40	50	0.79	0.46	75	0.37	0.55	64	0.73	0.52	68	0.49	0.39	69
Loans held for investment	52.83	59.15	27	54.49	61.15	23	50.78	58.06	25	55.90	61.72	24	62.72	63.50	35
Real estate loans secured by 1–4 family	9.95	11.67	40	10.15	11.69	44	9.73	11.46	41	10.12	11.91	42	12.22	13.29	46
Revolving	1.21	1.40	53	1.34	1.51	53	1.21	1.42	54	1.46	1.66	52	1.95	2.07	53
Closed-end, secured by first liens	8.49	9.94	44	8.47	9.76	46	8.27	9.67	43	8.29	9.81	44	9.76	10.69	46
Closed-end, secured by junior liens	0.25	0.17	77	0.34	0.21	81	0.25	0.17	79	0.37	0.22	80	0.51	0.28	82
Commercial real estate loans	26.06	23.42	56	25.06	22.27	57	24.62	22.69	54	25.41	22.22	55	30.04	22.23	63
Construction and land development	4.55	3.49	64	3.92	3.32	59	4.22	3.34	62	3.87	3.40	61	5.14	3.44	73
Multifamily.....	4.05	3.52	66	3.66	3.21	65	3.56	3.57	61	3.68	3.12	66	3.87	3.01	72
Nonfarm nonresidential	17.45	15.11	61	17.49	14.77	61	16.84	14.57	59	17.86	14.72	61	21.03	14.69	68
Real estate loans secured by farmland.....	1.39	0.33	87	1.30	0.33	86	1.35	0.30	89	1.43	0.33	88	1.88	0.36	90

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	70.59	61.87	59	66.05	57.91	61	69.79	61.05	60	65.25	57.15	62	69.84	57.46	63
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	70.59	61.87	59	66.05	57.91	61	69.79	61.05	60	65.25	57.15	62	69.84	57.46	63
Real estate loans secured by 1–4 family.....	18.78	20.07	45	18.36	19.43	47	19.02	19.86	48	17.87	19.43	42	19.34	20.75	42
Revolving	2.28	2.35	51	2.43	2.45	53	2.36	2.43	52	2.58	2.64	51	3.09	3.15	50
Closed-end.....	16.49	17.49	45	15.93	16.76	49	16.66	17.24	47	15.29	16.59	44	16.25	17.39	44
Commercial real estate loans	49.19	38.39	67	45.33	35.36	65	48.13	37.86	65	44.87	34.63	64	47.52	33.52	73
Construction and land development.....	8.60	5.82	71	7.09	5.29	67	8.25	5.65	72	6.84	5.26	68	8.14	5.09	74
1–4 family.....	3.06	1.29	85	2.63	1.05	85	3.02	1.18	86	2.52	0.93	87	2.88	0.94	86
Other.....	5.54	4.49	62	4.46	4.21	56	5.24	4.40	61	4.32	4.19	56	5.26	4.02	67
Multifamily.....	7.65	5.66	71	6.61	5.08	69	6.96	5.78	68	6.50	4.96	69	6.12	4.69	69
Nonfarm nonresidential	32.95	25	68	31.63	23.47	70	32.92	24.56	68	31.53	22.93	72	33.27	22.15	73
Owner-occupied.....	11.49	8.44	68	12.12	7.93	76	11.91	8.29	72	12.01	7.68	75	13.80	7.72	85
Other.....	21.45	16.32	68	19.51	15.25	64	21	15.94	69	19.52	14.95	64	19.46	14.34	69
Real estate loans secured by farmland.....	2.62	0.59	88	2.36	0.56	88	2.64	0.54	90	2.52	0.54	89	2.98	0.55	91
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	13.68	18.81	35	18.20	23.16	36	14.22	18.86	40	18.84	22.17	39	13.09	19.53	29
Loans to individuals	9.86	6.52	74	9.64	6.02	74	9.92	6.24	75	9.89	6.13	73	10.72	7.13	71
Credit card loans	0.67	0.51	78	0.61	0.50	75	0.72	0.53	77	0.70	0.65	75	0.85	0.81	73
Agricultural loans.....	0.61	0.31	80	0.74	0.33	83	0.69	0.34	80	0.73	0.32	81	1.08	0.37	84
Other loans and leases.....	5.37	8.03	51	5.69	8.05	54	5.51	8.75	51	5.54	9.09	50	5.36	9.85	44
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	304.51	395.39	35	307.71	382.51	37	301.98	391.81	34	309.06	381.27	37	335.10	391.26	39
Real estate loans secured by 1–4 family.....	81	125.02	29	85.54	124.29	33	82.28	126.06	33	84.61	125.03	32	92.78	138.18	32
Revolving	9.85	14.84	43	11.33	16.14	47	10.20	15.44	46	12.21	17.42	45	14.81	21.26	43
Closed-end.....	71.15	108.83	30	74.21	106.79	35	72.09	108.85	32	72.41	106.14	32	77.98	115.20	34
Commercial real estate loans	212.20	249.33	37	211.19	237.40	40	208.27	245.88	38	212.52	234.65	42	228.03	229.44	49
Construction and land development.....	37.09	36.95	54	33.02	35.26	51	35.72	35.95	54	32.39	35.62	50	39.03	34.95	59
1–4 family.....	13.19	8.02	71	12.26	6.84	77	13.05	7.42	76	11.94	6.34	76	13.81	6.61	77
Other.....	23.90	28.49	44	20.76	28.01	40	22.67	28.11	45	20.46	28.16	41	25.22	27.32	50
Multifamily.....	32.99	37.99	54	30.81	34.02	59	30.13	38.66	53	30.79	32.74	58	29.38	31.04	54
Nonfarm nonresidential	142.12	160.85	43	147.36	157.71	43	142.42	158.05	44	149.34	155.06	46	159.63	152.10	51
Owner-occupied.....	49.58	53.96	49	56.48	52.99	55	51.55	52.99	53	56.86	52.37	57	66.24	53.07	62
Other.....	92.54	105.37	42	90.88	102.29	42	90.88	102.54	42	92.47	100.54	43	93.39	97.41	48
Real estate loans secured by farmland.....	11.31	3.46	85	10.98	3.50	83	11.43	3.22	86	11.93	3.44	85	14.28	3.60	87
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	59.03	113.45	23	84.80	145.22	21	61.51	114.45	23	89.25	139.91	26	62.79	122.02	25
Loans to individuals	42.53	36.67	67	44.92	35.91	70	42.93	34.55	70	46.85	37.47	69	51.44	43.51	64
Credit card loans	2.91	2.64	75	2.86	2.59	73	3.10	2.77	74	3.32	3.30	73	4.09	4.34	73
Agricultural loans.....	2.64	1.66	75	3.47	1.94	77	3.01	1.86	76	3.44	1.88	76	5.19	2.18	80
Other loans and leases.....	23.18	47.86	32	26.50	47.52	39	23.84	51.06	34	26.26	49.54	35	25.70	52.44	32
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.47	30.57	68	33.87	27.81	65	37	30.07	65	33.49	27.32	62	34.44	26.45	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.93	198.65	39	157.79	185.94	39	160.09	195.33	39	158.64	183.76	39	165.27	178.57	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	215.51	256.17	37	214.27	243.39	39	211.63	252.85	37	215.50	240.85	42	231.51	236.10	48

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	14.65	10.28	75	20.56	11.92	84	21.39	11.47	86	18.15	11.17	81	19.51	7.63	86
Percent of Total Assets															
Short-term investments	42.38	28.10	85	39.72	27.16	85	44.44	29.03	85	37.89	26.22	84	27.45	22.44	73
Liquid assets	31.80	21.67	78	28.28	18.78	83	28.28	21.63	68	29.26	17.85	88	23.89	16.99	78
Investment securities	52.20	59.31	26	54.47	60.99	23	50.40	58.67	23	55.81	61.58	24	62.32	63.77	34
Net loans and leases	52.56	60.12	25	54.76	61.79	21	50.74	59.49	22	56.14	62.48	24	62.73	64.84	34
Net loans, leases and standby letters of credit	78.26	76.85	38	77.29	73.69	52	78.23	75.71	46	76.91	70.67	58	74.94	63.09	76
Core deposits	8.37	9.46	61	8.76	11.95	47	8.32	10.30	54	8.91	14.13	41	9.44	19.36	26
Noncore funding	1.29	1.46	53	1.55	1.96	48	1.30	1.58	51	1.63	2.11	45	2.07	2.94	39
Time deposits of \$250K or more	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Foreign deposits	7.07	1.11	94	7.13	1.22	92	7.01	1.23	93	7.18	1.47	93	6.82	1.94	86
Federal funds purchased and repos	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Secured federal funds purchased	7.07	0.44	98	7.01	0.60	98	7	0.54	98	7.13	0.54	99	5.48	0.48	97
Net federal funds purchased (sold)	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Commercial paper	0	1.03	11	0	1.11	10	0	1	11	0.01	1.24	20	0.01	3.01	8
Other borrowings w/remaining maturity of 1 year or less	29.73	36.68	34	37.34	38.67	44	36.03	37.37	48	35.47	39.38	38	41.53	39.29	54
Earning assets that reprice within 1 year	4.69	6.16	53	5.84	7.73	46	4.81	6.39	51	6.32	8.20	48	8.88	10.19	50
Interest-bearing liabilities that reprice within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Long-term debt that reprices within 1 year	25.04	29.01	42	31.50	29.49	48	31.22	29.65	54	29.15	29.11	44	32.65	26.63	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.89	-1.97	26	-15.94	-0.51	8	-17.79	-2.33	9	-12.20	3.20	9	-13.78	14.45	2
Net short-term noncore funding dependence	-8.19	-6.65	37	-16.32	-6.88	18	-18.15	-7.71	19	-12.63	-4.76	20	-14.61	3.38	10
Short-term investment / Short-term noncore funding	180.09	265.83	48	242.22	246.74	63	265.29	273.46	61	211.57	184.19	64	220.83	77.77	88
Liquid assets - short-term noncore funding / Nonliquid assets	59.44	35.38	80	51.82	30.67	84	65.49	36.68	85	47.20	28.18	82	25.66	16.97	76
Net loans and leases / Total deposits	65.61	73.06	31	69.03	76.22	29	63.36	72.79	29	71	79.43	28	80.58	90.31	25
Net loans and leases / Core deposits	66.70	78.05	29	70.47	83.77	22	64.43	78.25	25	72.57	88.34	22	83.15	103.93	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-3.53	90	0.01	0.62	29	0	0.12	45	0.02	1.57	12	0.05	0.72	21
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.47	-8.82	35	0.88	1.31	45	-1.25	-0.25	21	1.51	4.31	14	0.34	1.36	25
Structured notes appreciation (depreciation) / Tier 1 capital	-0.03	-0.15	47	0.01	0	63	0	-0.02	40	0.01	0.02	57	0	0	45
Percent of Investment Securities															
Held-to-maturity securities	0.11	20.27	21	0.41	12.84	36	0.17	14.28	31	0.55	11.38	38	1.60	12.67	38
Available-for-sale securities	99.79	77.97	86	99.44	85.49	72	99.70	83.77	78	99.31	87.23	71	98.20	85.40	65
U.S. Treasury securities	33.26	8.39	90	10.70	5.10	80	25.43	6.70	87	16.17	4.72	85	9.98	6.15	75
US agency securities (excluding mortgage-backed securities)	22.10	3.73	95	37.54	4.35	97	26.91	4.12	96	32.28	4.01	98	23.61	3.49	96
Municipal securities	1.11	7.89	31	2.07	9.71	34	1.57	8.22	33	2.50	9.83	36	6.64	7.75	57
Mortgage-backed securities	42.79	65.55	15	47.46	66.67	20	45.26	66.54	16	46.47	66.64	17	47.77	67.43	20
Asset-backed securities	0.17	2.78	53	0.41	1.97	62	0.20	2.50	55	0.42	1.91	61	0.80	1.66	67
Other debt securities	0.46	3.16	40	1.67	3.05	52	0.51	3.08	40	2.03	3.01	55	11	2.94	88
Mutual funds and equity securities	0.10	0.30	45	0.15	0.36	52	0.12	0.29	51	0.14	0.35	47	0.20	0.40	54
Debt securities 1 year or less	13.88	8.63	77	31.25	9.29	93	18.65	7.78	84	32.03	10.55	90	55.21	11.86	94
Debt securities 1 to 5 years	54.53	18.50	94	32.85	16.09	85	48.40	18.25	92	31.73	17.03	81	25.63	17.94	72
Debt securities over 5 years	31.49	70.45	8	35.75	72.48	10	32.82	71.11	9	36.11	69.86	14	18.97	66.02	8
Pledged securities	48.53	29.79	77	64.33	33.48	87	41.47	32.26	64	68.58	35.67	89	73.99	30.57	95
Structured notes, fair value	0.65	0.08	91	2.22	0.05	94	1.15	0.11	91	0.95	0.02	95	0.16	0.03	88
Percent Change from Prior Like Quarter															
Short-term investments	-25.02	-1.29	32	58.41	156.41	35	30.49	27.98	58	13.64	183.32	15	-5.53	26.69	27
Investment securities	18.28	28.40	44	34.44	31.91	67	7	31.36	19	49.60	23.62	83	25.51	11.75	79
Core deposits	6.50	14.47	28	30.94	29.18	64	12.63	16.94	41	25.38	26.88	51	14.24	11.23	68
Noncore funding	0.49	-10.65	67	3.36	-25.09	84	3.46	-14.79	77	15.29	-12.18	80	15.10	6.59	69

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,317,122	3,054,194	2,706,598
Commit: Secured commercial real estate loans	1,127,082	1,096,363	1,078,219	1,027,357	851,828
Commit: Unsecured real estate loans	63,027	53,840	47,532	50,938	35,662
Credit card lines (reported semiannually, June/Dec)			511,183	457,308	518,041
Securities underwriting	0	0	0	0	0
Standby letters of credit	71,214	56,096	67,729	59,965	62,435
Commercial and similar letters of credit	3,700	8,754	6,206	6,384	2,703
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	16,720	46,258	16,720	46,463	38,696
Credit derivatives - notional amount (holding company as beneficiary)	0	29,593	0	29,796	30,000
Credit derivative contracts w/ purchased credit protection-investment grade	16,720	75,851	16,720	76,259	38,696
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	30,000
Derivative Contracts					
Interest rate futures and forward contracts	191,594	401,523	217,877	473,192	175,830
Written options contracts (interest rate)	215,493	301,356	190,426	403,277	107,570
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	226,389	471,748	436,277	463,410	359,665
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					16.35	22.78	32	16.67	22.01	33	18.05	23.52	35		
Standby letters of credit	0.36	0.64	42	0.30	0.67	29	0.33	0.65	38	0.33	0.71	34	0.42	0.84	38
Commercial and similar letters of credit	0.02	0.02	70	0.05	0.02	80	0.03	0.02	77	0.03	0.02	79	0.02	0.02	69
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.08	0.26	57	0.24	0.28	68	0.08	0.24	60	0.25	0.35	67	0.26	0.42	66
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0.16	0.18	68	0	0.18	29	0.16	0.30	68	0.20	0.52	70
Credit derivative contracts w/ purchased credit protection-investment grade	0.08	0.19	72	0.40	0.17	82	0.08	0.18	73	0.42	0.25	79	0.26	0.30	76
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0.20	0.45	80
Derivative contracts	3.18	45.51	17	6.19	42.67	20	4.16	46.30	19	7.31	48.62	20	4.29	68.47	15
Interest rate contracts	3.18	33.09	17	6.19	30.32	22	4.16	32.46	19	7.31	34.36	22	4.29	47.31	17
Interest rate futures and forward contracts	0.96	4.02	70	2.12	4.59	71	1.07	3.25	67	2.58	6.21	71	1.17	10.67	64
Written options contracts (interest rate)	1.08	1.59	71	1.59	2	63	0.94	1.41	64	2.20	2.18	69	0.72	2.47	58
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1.13	19.54	18	2.49	20.33	20	2.15	20.49	18	2.53	20.83	18	2.40	28.86	15
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					32.04	44.98	43	30.43	42.82	44	31.33	45.53	42		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	633,476	1,174,627	844,580	1,339,879	643,065
Interest rate contracts	633,476	1,174,627	844,580	1,339,879	643,065
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	191,594	401,523	217,877	473,192	175,830
Written options	215,493	301,356	190,426	403,277	107,570
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	215,493	301,356	190,426	403,277	107,570
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	226,389	471,748	436,277	463,410	359,665
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	633,476	1,174,627	844,580	1,339,879	643,065
Interest rate contracts	633,476	1,174,627	844,580	1,339,879	643,065
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	434,652	949,123	670,873	1,012,861	604,191
One year or less	191,097	410,701	217,131	480,894	174,588
Over 1 year to 5 years	19,971	8,715	205,500	10,233	11,377
Over 5 years	223,584	529,707	248,242	521,734	418,226
Gross negative fair value (absolute value)	1,685	12,620	10,021	23,138	6,566
Gross positive fair value.....	5,022	19,278	11,836	26,494	6,864
Held for trading.....	0	0	0	0	0
Non-traded.....	5,022	19,278	11,836	26,494	6,864
Current credit exposure on risk-based capital derivative contracts	5,022	19,278	11,836	26,494	6,864
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	30.24	10.22	84	34.18	12.82	81	25.80	11.16	82	35.32	14.05	79	27.34	13.49	77
Written options	34.02	6.03	95	25.66	8.11	85	22.55	6.28	89	30.10	8.18	89	16.73	5.91	84
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	34.02	5.74	95	25.66	7.80	86	22.55	5.96	89	30.10	7.73	89	16.73	5.10	88
Purchased options	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	35.74	74.58	15	40.16	69.64	20	51.66	74.26	19	34.59	68.76	17	55.93	69.75	28
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	68.61	92.63	12	80.80	90.92	22	79.43	92.53	14	75.59	91.48	18	93.95	93.86	36
One year or less	30.17	27.97	63	34.96	26.80	67	25.71	27.56	60	35.89	32.05	65	27.15	32.17	56
Over 1 year to 5 years	3.15	26.35	16	0.74	28.69	10	24.33	27.01	46	0.76	27.06	8	1.77	30.45	14
Over 5 years	35.29	29.53	60	45.10	30.03	67	29.39	29.89	50	38.94	29.56	60	65.04	28.09	84
Gross negative fair value (absolute value)	0.27	1.21	9	1.07	1.21	52	1.19	0.98	64	1.73	1.55	64	1.02	0.83	58
Gross positive fair value	0.79	1.52	25	1.64	1.70	46	1.40	1.34	57	1.98	2.23	49	1.07	1.19	48
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	12	0.01	0.05	27	0	0.04	25	0.01	0.07	28	0	0.06	23
Gross positive fair value (X)	0	0.06	13	0.01	0.07	23	0.01	0.05	20	0.01	0.09	21	0	0.07	20
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	32	0.01	0.01	52	0.01	0.01	49	0.01	0.02	60	0	0.01	55
Current credit exposure (X)	0	0.04	22	0.01	0.05	30	0.01	0.04	26	0.01	0.06	28	0	0.05	25
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.04	0.47	23	0.17	0.61	33	0.10	0.46	31	0.24	0.85	32	0.06	0.73	29

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	152,387	150,457	150,457	132,949	128,044
Gross losses	2,872	2,518	12,238	16,583	16,065
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,135	2,150	8,022	6,938	6,946
Net losses	737	368	4,216	9,645	9,119
Provision for loan and lease losses	1,378	3,705	6,146	27,153	14,024
Adjustments	0	0	0	0	0
Ending balance	153,028	153,794	152,387	150,457	132,949
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.03	0.04	57	0.08	-0.11	82	0.03	-0.09	81	0.16	0.51	11	0.10	0.15
Provision for loan and lease losses / Average loans and leases	0.05	0.06	58	0.14	-0.20	84	0.06	-0.16	83	0.27	0.82	9	0.16	0.24
Provision for loan and lease losses / Net loan and lease losses	186.97	49.50	72	1,006.79	-168.35	93	145.78	-105.48	80	281.52	487.86	40	153.79	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.45	1.20	74	1.49	1.49	55	1.48	1.23	74	1.47	1.58	47	1.41	0.83
Allowance for loan and lease losses / Total loans and leases	1.45	1.17	76	1.47	1.47	55	1.47	1.20	76	1.45	1.55	46	1.40	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	51.91	38.27	77	104.48	18.09	95	36.14	21.39	79	15.60	11.58	74	14.58	8.03
Allowance for loan and lease losses / Nonaccrual assets	731.84	355.27	87	549.70	291.29	88	689.47	364.13	88	543.74	299.17	85	256.94	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	701.09	284.19	91	531.81	246.27	90	661.95	287.08	89	513.70	244.34	91	251.83	151.73
Gross loan and lease losses / Average loans and leases	0.11	0.17	51	0.10	0.24	29	0.12	0.19	41	0.17	0.34	35	0.19	0.28
Recoveries / Average loans and leases	0.08	0.07	67	0.08	0.08	66	0.08	0.08	54	0.07	0.07	56	0.08	0.08
Net losses / Average loans and leases	0.03	0.09	42	0.01	0.16	18	0.04	0.11	34	0.10	0.27	32	0.11	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	17.45	10.98	81	12.97	7.39	77	48.37	34.67	75	43.19	33.98	72	31.70	36.22
Earnings coverage of net loan and lease losses (X)	103.64	38.54	81	231.62	25.70	96	77.45	39.72	78	35.04	22.91	79	31.40	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.03	-0.01	17	-0.02	0.03	18	-0.02	0.02	18	0.04	0.04	57	0.02	0.01
Real estate loans secured by 1–4 family	0	-0.02	59	-0.01	-0.01	41	-0.04	-0.02	28	0.01	0.01	58	0	0.01
Revolving	0	-0.08	55	0	-0.03	47	0	-0.07	59	-0.01	0.01	40	0	0.02
Closed-end	0	-0.02	58	-0.01	-0.01	42	-0.04	-0.01	17	0.01	0	68	0	0.49
Commercial real estate loans	-0.05	0	9	-0.03	0.05	9	-0.02	0.04	10	0.05	0.07	56	0.03	0.01
Construction and land development	-0.06	-0.02	15	-0.02	0	24	0	0	40	0.03	0	81	0.01	-0.01
1–4 family	0	0	58	0	0	9	0	0	21	0	0	31	0.01	0
Other	-0.06	-0.01	11	-0.01	0	23	0	0	40	0.03	0	82	0	-0.01
Multifamily	-0.06	0	5	0	0	54	0	0.01	14	-0.02	0	9	-0.05	0
Nonfarm nonresidential	-0.04	0.01	6	-0.03	0.07	7	-0.02	0.05	7	0.07	0.11	55	0.04	0.02
Owner-occupied	0	0	38	-0.03	0.01	3	-0.01	0.01	13	0.01	0.02	49	0.03	0.01
Other	-0.04	0	6	0	0.06	23	-0.02	0.04	7	0.06	0.08	65	0.01	0.01
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	14	0	0.01
Commercial and industrial loans	-0.04	0.11	17	-0.04	0.20	10	0.13	0.17	50	0.03	0.47	13	0.02	0.37
Loans to individuals	0.49	0.70	40	0.36	1.06	22	0.33	0.71	29	0.57	1.13	34	0.67	1.17
Credit card loans	1.81	1.88	46	2.74	2.41	55	1.56	1.84	37	2.48	2.92	36	2.76	3.11
Agricultural loans	0.01	0	88	-0.03	0.02	13	0.02	0.02	75	0.06	0.19	65	0.06	0.08
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.16	0.16	72	0	0.09	54	0.06	0.10	65	0.13	0.15	62	0.16	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		40,893		22,640		20,114		23,979		32,164
90+ days past due loans and leases		917		941		919		1,618		1,051
Nonaccrual loans and leases		20,910		27,978		22,102		27,671		51,743
Total past due and nonaccrual loans and leases		62,720		51,559		43,135		53,268		84,958
Restructured 30–89 days past due		3,355		100		2,285		66		453
Restructured 90+ days past due		75		91		0		224		0
Restructured nonaccrual		1,448		3,976		2,428		6,775		10,687
Total restructured loans and leases		4,878		4,167		4,713		7,065		11,140
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		4,825		10,749		5,846		8,790		15,743
Other real estate owned		5,468		8,019		6,644		10,580		9,756
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.39	0.32	69	0.22	0.33	44	0.19	0.32	38	0.23
90+ days past due loans and leases	0.01	0.10	40	0.01	0.11	32	0.01	0.10	36	0.02
Nonaccrual loans and leases	0.20	0.44	19	0.27	0.65	13	0.21	0.46	18	0.27
90+ days past due and nonaccrual loans and leases	0.21	0.59	16	0.28	0.82	11	0.22	0.62	16	0.28
30–89 days past due restructured	0.03	0.01	88	0	0.01	47	0.02	0.01	83	0
90+ days past due restructured	0	0	73	0	0	69	0	0	30	0
Nonaccrual restructured	0.01	0.10	20	0.04	0.13	28	0.02	0.10	25	0.07
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.39	0.32	69	0.22	0.33	44	0.19	0.32	38	0.23
90+ days past due assets	0.01	0.10	39	0.01	0.11	31	0.01	0.10	35	0.02
Nonaccrual assets	0.20	0.45	18	0.27	0.66	12	0.21	0.47	18	0.27
30+ days past due and nonaccrual assets	0.59	0.94	34	0.49	1.18	17	0.42	0.97	19	0.51
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.11	0.35	13	0.15	0.50	10	0.11	0.36	14	0.16
90+ days past due and nonaccrual assets + other real estate owned	0.14	0.36	15	0.19	0.53	12	0.15	0.37	16	0.22
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.17	0.41	17	0.25	0.58	17	0.18	0.41	17	0.26
Allowance for loan and lease losses	22.63	62.77	13	30.52	69.27	20	24.20	62.64	16	31.46
Equity capital + allowance for loan and lease losses	1.36	3.67	12	1.86	5.03	13	1.39	3.60	15	1.91
Tier 1 capital + allowance for loan and lease losses	1.41	4.23	11	2.09	5.96	10	1.54	4.30	12	2.16
Loans and leases + other real estate owned	0.33	0.69	22	0.45	0.97	20	0.36	0.71	23	0.46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.26	37	0.23	0.31	44	0.14	0.26	33	0.19	0.39	30	0.23	0.38	36
	90+ days past due		0.01	0.13	49	0.01	0.13	41	0.01	0.12	49	0.02	0.16	48	0.01	0.16	38
	Nonaccrual.....		0.18	0.51	21	0.30	0.76	19	0.18	0.52	24	0.32	0.76	21	0.61	0.46	70
Commercial and industrial	30–89 days past due		0.84	0.26	93	0.02	0.22	12	0.03	0.24	11	0.04	0.23	13	0.45	0.31	76
	90+ days past due		0	0.03	18	0	0.02	50	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.26	0.53	32	0.17	0.69	14	0.32	0.57	36	0.06	0.75	7	0.59	0.83	43
Individuals	30–89 days past due		0.62	0.67	52	0.42	0.53	42	0.64	0.63	56	0.71	0.83	48	0.90	0.83	53
	90+ days past due		0.02	0.08	55	0.04	0.11	53	0.03	0.09	53	0.04	0.14	49	0.04	0.17	45
	Nonaccrual.....		0.34	0.16	82	0.34	0.22	73	0.35	0.17	80	0.39	0.28	72	0.37	0.17	80
Depository institution loans	30–89 days past due			0			0.01			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		1.47	0.16	95	0.20	0.17	72	0.26	0.07	85	0.35	0.17	77	0.11	0.24	63
	90+ days past due		0.01	0	88	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.04	0.71	54	0.05	0.44	54	0.06	0.70	55	0.01	0.49	49	0.14	0.67	52
Foreign governments	30–89 days past due			0			0.03			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		1.93	0.13	98	0.37	0.13	84	0.51	0.12	87	0.51	0.18	83	0.42	0.20	80
	90+ days past due		0.05	0.01	89	0	0.01	71	0	0.01	71	0	0.01	68	0	0.01	72
	Nonaccrual.....		0	0.08	51	0.09	0.15	61	0.09	0.09	70	0.10	0.15	62	0.04	0.13	48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.29	0.44	46	0.35	0.47	47	0.27	0.46	34	0.36	0.65	28	0.62	0.67	60
	90+ days past due	0.02	0.25	53	0.02	0.28	48	0.01	0.24	47	0.04	0.33	55	0.03	0.31	47
	Nonaccrual	0.31	0.68	28	0.39	0.88	22	0.22	0.71	17	0.40	0.89	26	0.77	0.73	60
Revolving	30–89 days past due	0.23	0.27	46	0.31	0.31	56	0.18	0.28	40	0.18	0.48	26	0.35	0.45	39
	90+ days past due	0	0.03	34	0.01	0.03	69	0.01	0.02	74	0.05	0.03	77	0.08	0.05	77
	Nonaccrual	0.42	1.02	40	0.43	1.31	30	0.42	1.18	40	0.37	1.13	28	0.45	1	33
Closed-end	30–89 days past due	0.30	0.46	46	0.36	0.48	46	0.28	0.49	36	0.39	0.65	35	0.67	0.70	59
	90+ days past due	0.02	0.28	58	0.02	0.31	50	0.01	0.26	48	0.04	0.38	56	0.02	0.35	45
	Nonaccrual	0.29	0.66	33	0.38	0.85	26	0.19	0.67	16	0.40	0.87	28	0.83	0.70	64
Junior lien	30–89 days past due	0.01	0.01	60	0.02	0.01	68	0.01	0.01	61	0.01	0.02	49	0.05	0.02	80
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	71	0	0	59
	Nonaccrual	0.01	0.03	43	0.04	0.05	52	0.01	0.03	39	0.04	0.04	53	0.04	0.04	57
Commercial real estate	30–89 days past due	0.07	0.16	39	0.15	0.22	54	0.07	0.15	46	0.11	0.26	42	0.07	0.18	34
	90+ days past due	0	0.01	61	0	0.02	54	0.01	0.01	69	0	0.02	53	0	0.03	40
	Nonaccrual	0.12	0.37	26	0.28	0.62	29	0.16	0.38	31	0.31	0.62	30	0.57	0.23	85
Construction and development	30–89 days past due	0.11	0.19	63	0.25	0.22	71	0.02	0.17	47	0.08	0.28	44	0.04	0.28	36
	90+ days past due	0	0	82	0	0.01	72	0	0.01	38	0	0.01	72	0	0.02	66
	Nonaccrual	0.06	0.17	48	0.13	0.50	50	0.08	0.20	58	0.23	0.41	60	0.30	0.20	79
1–4 family	30–89 days past due	0.10	0.03	87	0.24	0.03	93	0.02	0.02	70	0.05	0.03	74	0.02	0.06	57
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0.08	0.03	85	0.08	0.02	88
Other	30–89 days past due	0.01	0.14	46	0.01	0.16	37	0	0.13	44	0.04	0.22	41	0.01	0.20	38
	90+ days past due	0	0	84	0	0	78	0	0	41	0	0	81	0	0.01	71
	Nonaccrual	0.06	0.14	58	0.13	0.43	57	0.08	0.16	66	0.15	0.35	59	0.22	0.17	77
Multifamily	30–89 days past due	0.13	0.06	80	0	0.08	27	0	0.07	27	0.17	0.09	76	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.05	0.13	32	0.16	0.20	53	0.09	0.13	55	0.10	0.23	47	0.09	0.14	42
	90+ days past due	0	0.01	34	0	0.02	58	0.01	0.01	79	0	0.02	61	0	0.03	22
	Nonaccrual	0.17	0.45	29	0.37	0.78	31	0.22	0.45	34	0.39	0.80	33	0.74	0.28	88
Owner Occupied	30–89 days past due	0.03	0.04	44	0.07	0.06	66	0.03	0.04	55	0.09	0.07	68	0.07	0.07	58
	90+ days past due	0	0	38	0	0	71	0	0	37	0	0	72	0	0.01	26
	Nonaccrual	0.16	0.17	53	0.29	0.32	55	0.21	0.17	66	0.31	0.27	58	0.44	0.16	89
Other	30–89 days past due	0.02	0.08	46	0.10	0.12	55	0.07	0.08	70	0.01	0.14	34	0.02	0.07	38
	90+ days past due	0	0.01	39	0	0.01	34	0.01	0	86	0	0.01	33	0	0.01	30
	Nonaccrual	0.01	0.24	19	0.08	0.40	25	0	0.23	16	0.08	0.44	27	0.30	0.10	85
Farmland	30–89 days past due	0.30	0.17	81	0.63	0.13	88	0.47	0.10	87	0.41	0.11	86	0.23	0.23	66
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0.10	0	95	0	0.01	42
	Nonaccrual	0.37	0.67	61	0.07	1.14	44	0.29	0.69	56	0.10	1.13	41	0.14	0.84	44
Credit card	30–89 days past due	0.95	0.87	55	0.91	0.75	59	0.82	0.81	48	1.45	0.95	77	1.18	1.19	41
	90+ days past due	0.34	0.45	46	0.69	0.56	59	0.42	0.45	47	0.61	0.63	43	0.56	0.78	37
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-67,958	-68,199	-67,958	-68,213	-68,213										
Retained earnings	2,699,482	2,504,638	2,649,879	2,449,521	2,253,438										
Accumulated other comprehensive income (AOCI)	-237,920	-59,997	-76,260	-50,653	-59,162										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,393,604	2,376,442	2,505,661	2,330,655	2,126,063										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	335,178	339,683	336,188	341,197	349,765										
Accumulated other comprehensive income-related adjustments	-237,920	-59,997	-76,261	-50,653	-59,162										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,296,346	2,096,756	2,245,734	2,040,111	1,835,460										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,296,346	2,096,756	2,245,734	2,040,111	1,835,460										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	6,702										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	6,702										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	6,702										
Tier 1 Capital	2,296,346	2,096,756	2,245,734	2,040,111	1,842,162										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	148,056	140,271	144,618	138,155	134,474										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	148,056	140,271	144,618	138,155	134,474										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	148,056	140,271	144,618	138,155	134,474										
Exited advanced approach tier 2 capital															
Total capital	2,444,402	2,237,027	2,390,352	2,178,266	1,976,636										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,339,809	18,457,526	19,926,184	17,727,072	14,378,475										
Less: Deductions from common equity tier 1 capital	335,178	339,683	336,188	341,197	346,617										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	20,004,631	18,117,843	19,589,996	17,385,875	14,031,858										
Total risk-weighted assets	11,837,956	11,206,625	11,560,156	11,038,576	10,992,298										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	19.40	12.18	96	18.71	12.54	94	19.43	12.37	96	18.48	12.35	93	16.70	12.11	92
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	19.40	12.88	96	18.71	13.31	94	19.43	13.11	96	18.48	13.08	91	16.76	12.78	88
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	20.65	14.72	95	19.96	15.37	91	20.68	14.91	96	19.73	15.23	89	17.98	14.36	89
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	11.48	9.06	91	11.57	9.15	93	11.46	8.98	90	11.73	9.13	93	13.13	9.76	94
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			-100.00
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			-100.00
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			-100.00
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			-100.00
Total insurance underwriting net income		0			0			0			0			0			-100.00
Total property and casualty		0			0			0			0			0			-100.00
Total life and health		0			0			0			0			0			-100.00
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		27			54			199			554			669			-50.00
Other insurance activities income		27			54			199			554			669			-83.83
Insurance and reinsurance underwriting income		0			0			0			0			0			-100.00
Premiums		0			0			0			0			0			-100.00
Credit related insurance underwriting		0			0			0			0			0			-100.00
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		23,838			23,583			23,653			23,401			22,848			1.08
																	850.86

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.02	0.38	42	0.03	0.38	41	0.03	0.36	42	0.07	0.41	51	0.10	0.47	52			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.97	12.22	11	1.05	11	12	0.99	12	9	1.07	11.03	12	1.16	11.51	15			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	63	0	0	0	69
Real estate loans.....	0	0	0	0	69
Commercial and industrial loans	63	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	63	0	0	0	69
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33		0.69			0.66		0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				27.03
Commercial and industrial loans		1.62			1.94			0.79			0.64				0.29
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....		10.28			-100		-6.17	2		6.83		-100		-2.40	1
Total selected assets.....		17.19			-100		-2.56	3		9.48		-100		2.04	2
Deposits		-5.48			2.95					0.73				3.46	
															10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		24,648	40,252	26,042	49,153	63,923	-38.77	
1–4 family residential loans		24,648	40,252	26,042	49,153	63,923	-38.77	
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.12	0.21	0.13	0.27	0.43		
1–4 family residential loans		0.12	0.21	0.13	0.27	0.43		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		16.67	16.20	16.85	15.65	16.80		
Home equity lines		2.27	2.41	2.35	2.56	3.06		
Credit card receivables.....		0.67	0.61	0.71	0.69	0.85		
Auto loans and other consumer loans.....		8.77	8.59	8.79	8.74	9.25		
Commercial and industrial loans		13.64	18.07	14.16	18.71	12.99		
All other loans and leases.....		57.98	54.12	57.14	53.65	57.06		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.02	0.03	0.03	0.03	0.04
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.30	0.35	0.28	0.37	0.65
Home equity lines	0.23	0.31	0.18	0.18	0.35
Credit card receivables	0.95	0.91	0.82	1.45	1.18
Commercial and industrial loans	0.84	0.02	0.03	0.04	0.45
All other loans and leases	0.32	0.22	0.20	0.24	0.23
Total managed loans past due 30–89 days	0.39	0.21	0.19	0.23	0.34
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.02	0.01	0.04	0.02
Home equity lines	0	0.01	0.01	0.05	0.08
Credit card receivables	0.34	0.69	0.42	0.61	0.56
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0.01	0.01	0
Total managed loans past due 90+ days	0.01	0.01	0.01	0.02	0.01
Total Past Due Managed Assets	0.39	0.22	0.20	0.24	0.35
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.01	-0.04	0.01	0
Home equity lines	0	0	0	-0.01	0
Credit card receivables	1.81	2.74	1.56	2.48	2.76
Commercial and industrial loans	-0.04	-0.04	0.13	0.03	0.02
All other loans and leases	0.03	0.01	0.03	0.11	0.10
Net Losses on Managed Assets Percent of Total Managed Assets	0.03	0.01	0.04	0.09	0.10

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	51,326	26,038	145,445	91,956	145,399	97.12	364.32
Dividends	50,000	22,500	130,600	75,500	124,000	122.22	549.35
Interest	294	88	540	1,530	7,591	234.09	8.49
Management and service fees	1,032	3,450	14,305	14,926	13,808	-70.09	-66.53
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	31	143	173	2,148	-100.00	-100.00
Dividends	0	0	0	0	2,000		
Interest	0	0	0	0	0		
Management and service fees	0	31	143	173	148	-100.00	-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	14,678	32,786	18,652	54,380	-100.00	-100.00
Dividends	0	13,550	27,300	13,000	47,750	-100.00	-100.00
Interest	0	35	136	647	2,261	-100.00	
Management and service fees	0	1,093	5,350	5,005	4,369	-100.00	-100.00
Other income	0	0	0	0	0		
Total income from subsidiaries	51,326	40,747	178,374	110,781	201,927	25.96	271.71
Securities gains (losses)	0	0	51	0	22		
Other operating income	29	117	493	1,304	4,557	-75.21	-98.78
Total operating income	51,355	40,864	178,918	112,085	206,506	25.67	217.30
Operating Expenses							
Personnel expenses	2,359	5,664	25,349	26,764	20,944	-58.35	-49.17
Interest expense	0	0	0	0	0		
Other expenses	1,073	2,291	10,355	8,936	9,732	-53.16	-54.30
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,432	7,955	35,704	35,700	30,676	-56.86	-50.89
Income (loss) before taxes	47,923	32,909	143,214	76,385	175,830	45.62	421.13
Applicable income taxes (credit)	-489	-739	-3,452	-2,857	2,284		
Extraordinary items							
Income before undistributed income of subsidiaries	48,412	33,648	146,666	79,242	173,546	43.88	405.56
Equity in undistributed income of subsidiaries	9,379	29,214	100,164	161,534	36,097	-67.90	-60.36
Bank subsidiaries	9,379	22,980	100,164	114,141	35,383	-59.19	-45.21
Nonbank subsidiaries	0	3,237	0	43	-1,835	-100.00	-100.00
Subsidiary holding companies	0	2,997	0	47,350	2,549	-100.00	-100.00
Net income (loss)	57,791	62,862	246,830	240,776	209,643	-8.07	73.87
Memoranda							
Bank net income	59,379	45,480	230,764	189,641	159,383	30.56	139.27
Nonbank net income	0	3,237	0	43	165	-100.00	-100.00
Subsidiary holding companies' net income	0	16,547	27,300	60,350	50,299	-100.00	-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	2,418,835	96.38	1,635,907	64.92	2,551,940	97.11	1,561,497	1,542,527	47.86	182.26	
Common and preferred stock	1,757,708	70.04	1,109,708	44.03	1,909,796	72.67	1,094,334	1,076,778	58.39	107.42	
Excess cost over fair value	0	0	7,935	0.31	0	0	7,935	7,935	-100.00	-100.00	
Loans, advances, notes, and bonds	660,000	26.30	516,000	20.48	640,000	24.35	457,255	456,000	27.91		
Other receivables	1,127	0.04	2,264	0.09	2,144	0.08	1,973	1,814	-50.22	-32.27	
Investment in nonbank subsidiaries	0	0	10,042	0.40	0	0	6,805	6,762	-100.00	-100.00	
Common and preferred stock	0	0	10,042	0.40	0	0	6,805	6,762	-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0	-100.00		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	726,792	28.84	0	0	725,535	570,669	-100.00	-100.00	
Common and preferred stock	0	0	726,792	28.84	0	0	725,535	562,969	-100.00	-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	7,700			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	6,935	0.28	0	0	6,935	0.26	0	0			
Securities	9,878	0.39	85,009	3.37	13,807	0.53	92,043	82,720	-88.38	-96.23	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	39,946	1.59	22,011	0.87	20,148	0.77	51,647	23,931	81.48	-76.82	
Cash and due from unrelated depository institution	0	0	0	0	0	0	735	1,960		-100.00	
Premises, furnishings, fixtures and equipment	1,528	0.06	1,819	0.07	1,899	0.07	1,726	1,464	-16.00	0.53	
Intangible assets	1,336	0.05	379	0.02	1,257	0.05	379	0	252.51	663.43	
Other assets	31,177	1.24	38,104	1.51	31,994	1.22	37,463	33,272	-18.18	-49.91	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	2,509,635	100.00	2,520,063	100.00	2,627,980	100.00	2,477,830	2,263,305	-0.41	34.23	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	115,990	4.62	143,621	5.70	122,319	4.65	147,175	137,242	-19.24	-23.95	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total liabilities	115,990	4.62	143,621	5.70	122,319	4.65	147,175	137,242	-19.24	-23.95	
Equity Capital	2,393,645	95.38	2,376,442	94.30	2,505,661	95.35	2,330,655	2,126,063	0.72	39.40	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	5,956	0.24	5,956	0.24	5,956	0.23	5,956	5,956	0.00	0.00	
Common surplus	5,501	0.22	5,219	0.21	5,460	0.21	5,250	5,250	5.40	4.78	
Retained earnings	2,699,482	107.56	2,504,638	99.39	2,649,879	100.83	2,449,521	2,253,438	7.78	48.54	
Accumulated other comprehensive income	-237,920	-9.48	-59,997	-2.38	-76,260	-2.90	-50,653	-59,162			
Other equity capital components	-79,374	-3.16	-79,374	-3.15	-79,374	-3.02	-79,419	-79,419			
Total liabilities and equity capital	2,509,635	100.00	2,520,063	100.00	2,627,980	100.00	2,477,830	2,263,305	-0.41	34.23	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.34	9.94	48	10.79	12.54	42	10.29	11.94	39	10.75	7.29	79	10.13	9.68	61
Bank net income / Average equity investment in banks	12.95	10.44	74	16.39	12.55	80	16	11.80	82	17.90	7.45	95	15.95	10.51	88
Nonbank net income / Average equity investment in nonbanks		11.36		153.71	12.53	99	0	13.12	16	0.59	9.75	24	2.04	7.89	32
Subsidiary HCs net income / Average equity investment in sub HCs		8.34		9.11	11.69	40	6.23	10.11	30	8.90	7.01	70	10.49	8.55	53
Bank net income / Parent net income	102.75	97.54	54	72.35	95.97	13	93.49	96.79	21	78.76	88.16	17	76.03	82.22	22
Nonbank net income / Parent net income	0	3.43	16	5.15	2.83	75	0	3.40	15	0.02	3.59	28	0.08	5.93	28
Subsidiary holding companies' net income / Parent net income		80.23		26.32	65.70	20	11.06	65.35	15	25.06	68.34	20	23.99	74	19
Leverage															
Total liabilities / Equity capital	4.85	16.87	23	6.04	17.74	25	4.88	16.81	23	6.31	20.06	22	6.46	20.43	27
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0.33	0.10	87	0	0.05	41	0.34	0.08	87	0.37	0.12	85
Long-term debt / Consolidated long-term debt		40.81		0	35.48	11		39.86		0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	73.43	103.47	0	78.04	102.85	1	76.22	103.22	0	78.72	102.81	2	77.82	103.22	1
Total investment in subs / Equity capital	101.05	108.45	36	99.84	108.21	24	101.85	108.40	37	98.42	110.16	13	99.71	111.07	18
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-2.75	0.38	1	-2.08	0.22	1	-2.41	0.29	0	-2.06	0.47	3	-2.25	0.36	4
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	446.33	129.62	97	265.28	111.20	90	222.17	152.85	79	143.15	136.59	61	299.19	177.68	86
Cash from ops + noncash items + op expense / Op expense + dividend	400.24	125.04	93	241.79	98.58	90	223.65	154.48	75	137.79	147.24	54	304.99	190.27	83
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	270.55	98.29	89	-93.18	85.35	8	61.01	98.54	21	133.13	134.08	61	-21.59	116.34	5
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	614.24	145.40	97	467.11	117.86	96	341.24	174.12	88	202.89	150.43	76	488.13	210.80	90
Fees + other income from subsidiaries / Salary + other expenses	30.07	9.52	84	57.50	13.36	85	55.45	11.92	85	56.31	13.95	85	59.74	16.52	82
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	1.95	3.42	47	3.95	3.97	57	1.07	3.44	42	5.32	3.85	67	4.36	2.64	69
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.24	46		0.05		0	0.17	46		0.10			0.04	
Nonaccrual	0	0.75	43		1.22		0	0.92	42		1.03			0.54	
Total	0	1	40		1.27		0	1.09	39		1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.70	15	0.23	1.80	59	0	1.76	16	0.20	2.66	55	0.05	5.62	40
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	16.91	64.91	7	23.01	74.87	16	31.68	66.37	21	56.40	81.10	37	21.67	57.84	15
Dividends declared / Net income	14.17	33.46	20	12.32	23.13	25	18.83	28.27	29	18.56	42.29	18	17.94	33.08	22
Net income – dividends / Average equity.....	8.01	6.76	65	9.46	9.52	58	8.35	8.62	54	8.76	4.14	87	8.31	6.46	76
Percent of Dividends Paid															
Dividends from bank subsidiaries	610.65	124.34	95	290.55	101.14	90	281.04	155.92	78	168.93	132.17	66	329.67	178.13	82
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	5.32	7.53	70
Dividends from subsidiary holding companies.....	0	3.24	45	174.97	4.75	94	58.75	5.91	91	29.09	4.85	89	126.95	21.40	88
Dividends from all subsidiaries	610.65	153.16	95	465.52	128.99	92	339.78	203.53	83	198.02	174.85	65	461.94	260.40	85
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	84.20	43.39	78	49.47	30.63	68	56.59	45.96	58	39.81	60.28	34	77.80	66.55	62
Interest income from bank subsidiaries.....	0.50	0.15	85	0.19	0.12	80	0.23	0.11	83	0.81	0.36	81	4.76	0.54	94
Management and service fees from bank subsidiaries	1.74	0.75	84	7.59	1.08	89	6.20	0.88	89	7.87	1.47	87	8.66	1.55	87
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	86.44	49.34	76	57.25	33.49	72	63.03	51.33	64	48.49	62.88	40	91.23	69.36	69
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	31.46	0	47.24	21	62.63		0	56.39	15	1,212.12	82.95	96			
Interest income from nonbank subsidiaries.....	2.20	0	2.80	33	2.44		0	7.38	32	0	20.25	26			
Management and service fees from nonbank subsidiaries	0.46	0.96	0.53	84	0.37		402.33	0.86	98	89.70	1.92	96			
Other income from nonbank subsidiaries.....	0.06	0	0.09	45	0.07		0	0.16	46	0	1.06	43			
Operating income from nonbank subsidiaries	39.06	0.96	69.48	23	87.22		402.33	79.84	94	1,301.82	150.41	96			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	117.80	81.89	28.44	85	100	38.10	90	21.54	43.51	38	94.93	61.23	65		
Interest income from subsidiary holding companies.....	11.88	0.21	6.44	60	0.50	5.26	60	1.07	8.40	61	4.50	6.54	69		
Management and service fees from subsidiary holding companies.....	0.52	6.61	0.37	90	19.60	0.73	95	8.29	0.44	90	8.69	0.36	92		
Other income from subsidiary holding companies.....	-3.33	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44		
Operating income from subsidiary holding companies.....	126.86	88.70	34.47	85	120.10	58.37	85	30.91	55.20	33	108.11	76.49	65		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.36	60.28	58	55.06	58.57	38	72.99	74.16	26	67.36	69.76	26	60.05	67.32	30
Interest income from bank subsidiaries.....	0.57	1.04	80	0.22	0.72	71	0.30	0.23	80	1.37	0.63	81	3.68	0.80	87
Management and service fees from bank subsidiaries	2.01	1.48	82	8.44	4.11	84	8	1.44	87	13.32	1.87	88	6.69	1.81	85
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.94	73.91	67	63.72	71.70	30	81.29	83.13	26	82.04	82.20	27	70.41	78.80	25
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0.97	2.65	61
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0.08	0.05	88	0.08	0.01	90	0.15	0.02	91	0.07	0.06	87
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0.08	10.59	53	0.08	4.67	42	0.15	4.70	47	1.04	7.29	52
Dividends from subsidiary holding companies.....	0	1.52	46	33.16	1.03	92	15.26	2.10	90	11.60	2.53	89	23.12	4.52	87
Interest income from subsidiary holding companies.....	0	0.01	46	0.09	0.13	92	0.08	0.01	92	0.58	0.11	91	1.09	0.20	90
Management and service fees from subsidiary holding companies.....	0	0	49	2.67	0	99	2.99	0	99	4.47	0	99	2.12	0	99
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	35.92	2.35	92	18.32	3.91	88	16.64	4.56	88	26.33	6.08	86
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.43			29.59			26.38			27.08			28.33	